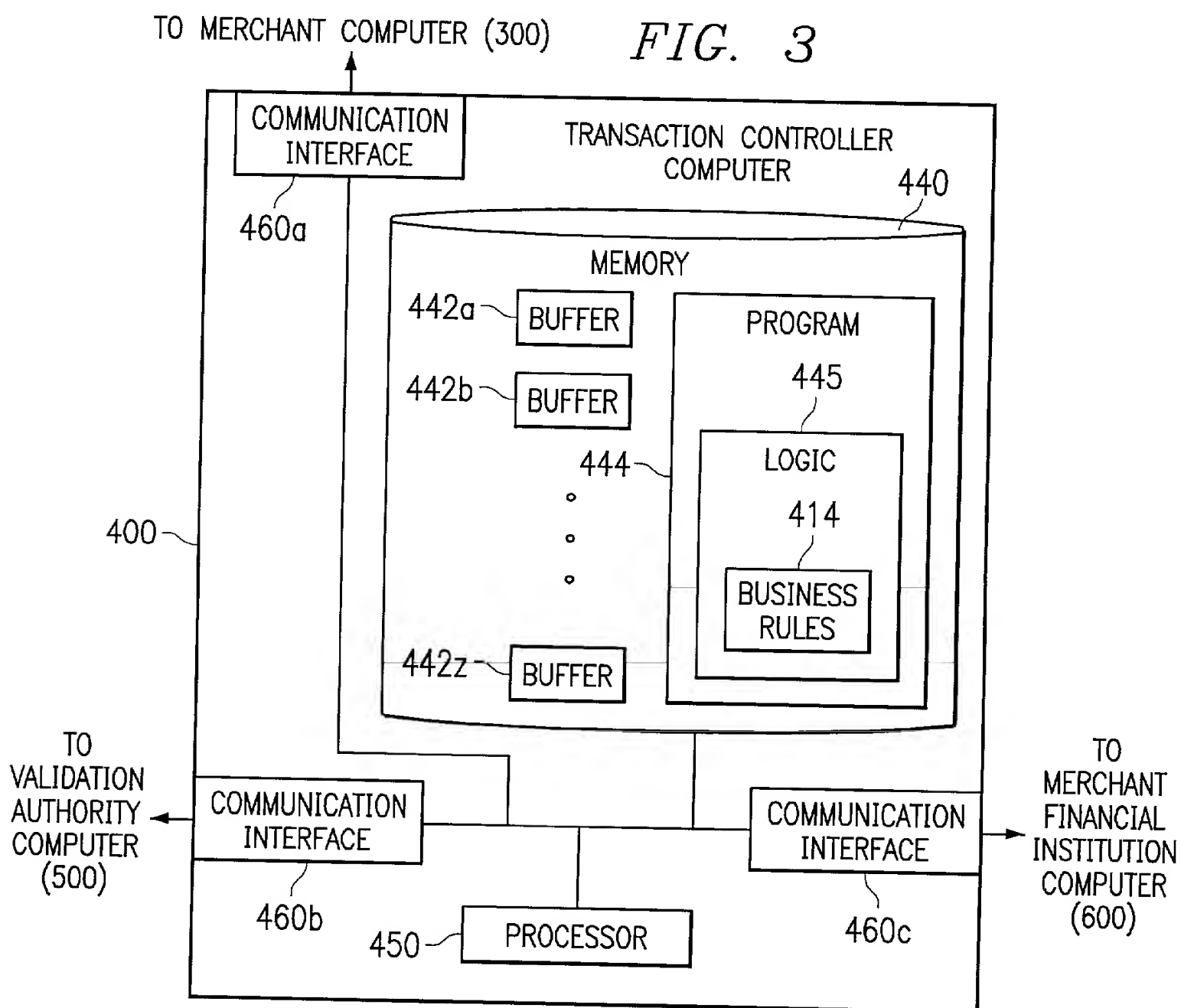
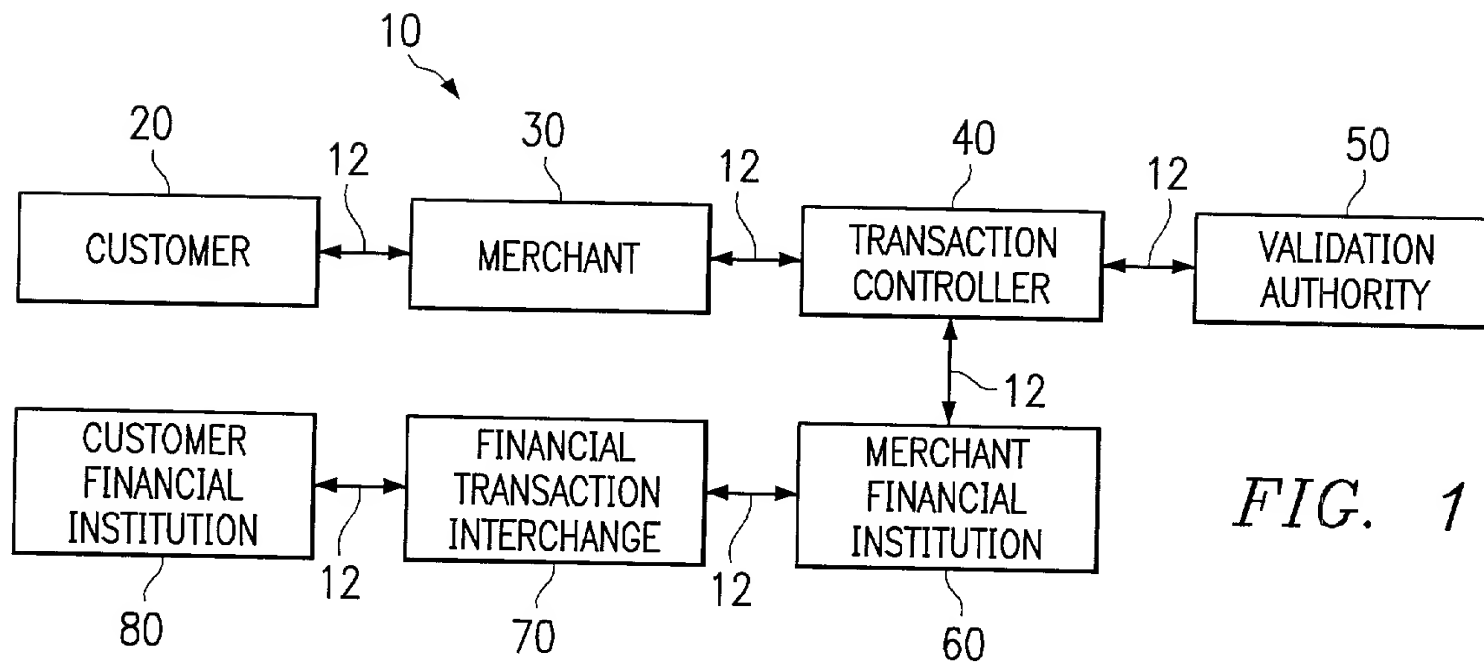


METHOD AND APPARATUS FOR PROCESSING  
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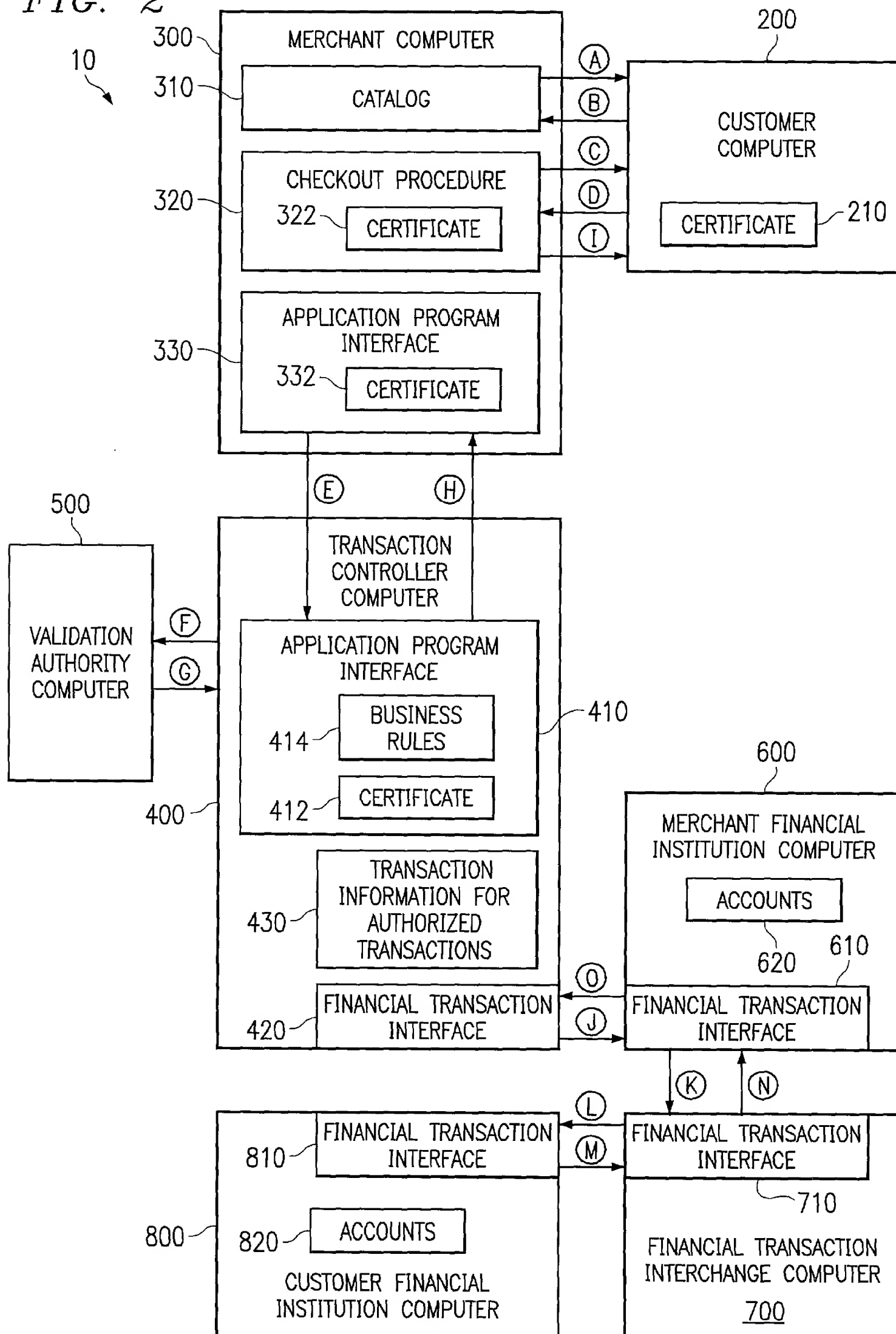


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FIG. 2



*FIG. 4A*

| BUFFER FOR MICRO-PAYMENT TRANSACTIONS |                       |                         |
|---------------------------------------|-----------------------|-------------------------|
| TIME OF TRANSACTION                   | AMOUNT OF TRANSACTION | CUSTOMER ACCOUNT NUMBER |
| 11/04/2000/0825                       | 3.56                  | 41283647                |
| 11/04/2000/0845                       | 1.45                  | 53291286                |
| .                                     | .                     | .                       |
| .                                     | .                     | .                       |
| .                                     | .                     | .                       |

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*FIG. 4B*

| BUFFER FOR NON-MICRO-PAYMENT TRANSACTIONS |                       |                         |                    |
|---|-----------------------|-------------------------|--------------------|
| TIME OF TRANSACTION                       | AMOUNT OF TRANSACTION | CUSTOMER ACCOUNT NUMBER | AUTHORIZATION CODE |
| 11/04/2000/2311                           | 108.42                | 53298641                | 681                |
| 11/04/2000/2313                           | 54.21                 | 41283647                | 711                |
| .   | .                     | .                       | .                  |
| .   | .                     | .                       | .                  |
| .   | .                     | .                       | .                  |

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FIG. 5

